

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Tyrone W. Klump, Sr  
Ruthann F. Klump  
Debtors

Case No. 17-10030-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
Form ID: 309A

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db/jdb	+Tyrone W. Klump, Sr, Ruthann F. Klump, 6571 Sullivan Trail, Pen Argyl, PA 18072-9715
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13846393	+Ashley Haycock, 6575 B Sullivan Trail, Pen Argyl, PA 18072-9715
13923628	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13846398	#+Helen Snyder, 6575 C Sullivan Trail, Pen Argyl, PA 18072-9715
13846399	+Kyle Thomas, 6575 B Sullivan Trail, Pen Argyl, PA 18072-9715
13933324	Lafayette Ambassador Bank, Special Assets Jessica Fuller, One Penn, Lancaster, PA 17604
13846401	+Subaru Motor Finance c/o Chase, PO Box 78101, Phoenix, AZ 85062-8101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: jrapa@rapalegal.com Sep 25 2019 03:20:50 JASON M. RAPA, Rapa Law Office, P.C., 141 S. 1st Street, Lehighton, PA 18235
tr	+EDI: QLEFELDMAN.COM Sep 25 2019 06:53:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2019 03:21:09 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 25 2019 03:21:27 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 25 2019 03:21:20 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
13846394	EDI: BANKAMER.COM Sep 25 2019 06:48:00 Bank of America, PO Box 982235, El Paso, TX 79998
13871781	+E-mail/Text: bankruptcy@bbandt.com Sep 25 2019 03:21:00 BB&T, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
13846397	EDI: DISCOVER.COM Sep 25 2019 06:48:00 Discover Bank, Po Box 15316, Wilmington, DE 19850
13849936	EDI: DISCOVER.COM Sep 25 2019 06:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13850647	EDI: CAUT.COM Sep 25 2019 06:53:00 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13846400	+E-mail/Text: bankruptcy@fult.com Sep 25 2019 03:21:56 Lafayette Ambassador Bank, Card Member Services, PO Box 25091, Lehigh Valley, PA 18002-5091
13869795	+EDI: PRA.COM Sep 25 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13930868	+EDI: AIS.COM Sep 25 2019 06:53:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13846402	+EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
13922411	EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
13875363	EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
13862341	+EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Payment Remittance Center, PO Box 51174, Los Angeles, CA 90051-5474

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13846403*	+Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
13846404*	+Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
13846395	##+BB&T, Po Box 547, Boyertown, PA 19512-0547
13846396	##+David Hower, 6575 A Sullivan Trail, Pen Argyl, PA 18072-9715

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-4

User: Lisa  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, N.A.  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Lafayette Ambassador Bank ecfmail@mwc-law.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
JASON M. RAPA on behalf of Debtor Tyrone W. Klump, Sr jrapa@rapalegal.com,  
mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com  
JASON M. RAPA on behalf of Joint Debtor Ruthann F. Klump jrapa@rapalegal.com,  
mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com  
KARINA VELTER on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com  
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A amps@manleydeas.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axiosfs.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingch13.com, ecf\_frpa@trustee13.com  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	Tyrone W. Klump Sr	Social Security number or ITIN xxx-xx-1731
	First Name Middle Name Last Name	
Debtor 2	Ruthann F. Klump	EIN _____
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-0151
United States Bankruptcy Court Eastern District of Pennsylvania		EIN _____
Case number: 17-10030-mdc		Date case filed in chapter 13 1/4/17
		Date case converted to chapter 7 9/19/19

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Tyrone W. Klump Sr	Ruthann F. Klump
2. All other names used in the last 8 years		
3. Address	6571 Sullivan Trail Pen Argyl, PA 18072	6571 Sullivan Trail Pen Argyl, PA 18072
4. Debtor's attorney Name and address	JASON M. RAPA Rapa Law Office, P.C. 141 S. 1st Street Lehighton, PA 18235	Contact phone 610 377-7730  Email: <a href="mailto:jrapa@rapalegal.com">jrapa@rapalegal.com</a>
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285  Email: <a href="mailto:trustee.feldman@rcn.com">trustee.feldman@rcn.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	400 Washington Street Suite 300 Reading, PA 19601  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 9/24/19
<b>7. Meeting of creditors</b>	<b>October 23, 2019 at 01:00 PM</b>	Location:
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 12/22/19</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	